

Regional Bulletin: 09-01



Credit Forums for Chief Credit Officers

Dear Chief Executive Officer and Chief Credit Officer:

We would like to invite you to one of the three **Credit Forums for Chief Credit Officers** to be held at various locations throughout the region. The forum is designed for chief executive officers, chief credit officers, chief lending officers, and others responsible for credit standards, internal asset review, or credit risk management. The agenda focuses on business planning, risk analysis and monitoring, account servicing, accounting and problem asset management in light of the current economic environment. We will highlight current regulatory and examination issues and seek to better understand the current economic environment in your markets. We encourage participants to raise regulatory questions and discuss other items of mutual interest. We are particularly interested in hearing views about the risks and issues existent in local economies and market conditions in your lending territories.

The Credit Forums will take place on the following dates:

Denver – Tuesday, March 17, 2009

Seattle – Thursday, March 19, 2009

Los Angeles – Thursday, March 26, 2009

Enclosed is a list of tentative forum topics, meeting locations, and a reservation form for your convenience. Note that certain locations have space limitations so registration will be on a first come, first served basis.

We hope you find a time and location convenient for you, and look forward to seeing you and others from your institution at one of these forums. If you have any questions, and especially if you have topic suggestions or preferences, please contact Regional Examiner David Henry at david.henry@ots.treas.gov.

Sincerely,

Edwin L. Chow
Acting Regional Director

Enclosure

CREDIT FORUMS FOR CHIEF CREDIT OFFICERS

Tentative Forum Topics*

- 1. Financial Industry -**
 - Review and Outlook
 - TARP/CPP
 - Capital Markets
 - General Discussion
- 2. Appraisal**
 - Recent Guidance
 - Hot Topics
- 3. 1-4 Single Family Lending**
 - Loan modifications
 - Loss Mitigation
 - REO
- 4. Commercial Real Estate and Multifamily Lending**
 - Underwriting standards
 - Portfolio management
- 5. Consumer assets**
 - Credit cards
 - Auto lending
- 6. Problem Asset Management**
 - Internal controls and systems
 - Real Estate Owned
- 7. Accounting Issues**
 - Troubled Debt Restructures
 - Real Estate Owned
 - ALLL
- 8. Capital Markets**
 - Health of the industry
 - OTS website
- 9. Open Discussion**

* Topics are tentative. The agenda will be determined by your suggestions and by current issues as of the date of the forum.

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2009

Meeting Information

Time: 9:00 a. m. – 4:00 p. m.

Dates and Locations:	(1) <i>Denver, Colorado</i> Tuesday, March 17 Marriott Denver City Center 1701 California Street Denver, CO 80202 Phone: (303) 297-1300 (800) 228-9290	(2) <i>Seattle, Washington</i> Thursday, March 19 Mayflower Park Hotel 405 Olive Way Seattle, WA 98101 Phone: (206) 623-8700 (800) 426-5100
	(3) <i>Los Angeles, CA</i> Thursday, March 26 Hilton Los Angeles Airport 5711 West Century Boulevard Los Angeles, CA 90045 Phone: (310) 410-4000	

Hotel

Reservations: Participants are responsible for contacting the hotels directly for room reservations, if desired.

Registration: Complete and return the attached registration form by the date indicated on the registration form.

Fee: No fee.

Attire: Business casual.

Questions: David Henry, Regional Examiner (david.henry@ots.treas.gov or 949-413-3195)
Lourdes C. DeGracia, Administrative Secretary (lourdes.degracia@ots.treas.gov or 650-746-7071)

CHIEF CREDIT OFFICER FORUMS
2009

Registration form
(Please type or print clearly)

NAME(S) & TITLE(S):

E-MAIL:

INSTITUTION NAME & ADDRESS:

OTS DOCKET No._____

PHONE:_____

FAX:_____

FORUM CHOICE:

_____ **Denver** (Tuesday, March 17) _____ **Seattle** (Thursday, March 19)

_____ **Los Angeles** (Thursday, March 26)

Suggested discussion topics / questions:_____

Mail or e-mail the completed form by Friday March 6th to:

Office of Thrift Supervision
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